

Information to identify the case:

Debtor 1	<u>Mark Lee Mascaro</u>	Social Security number or ITIN	xxx-xx-6414
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 20-10172-JCM			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Mark Lee Mascaro

6/16/25

By the court: John C Melaragno
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Mark Lee Mascaro
Debtor

Case No. 20-10172-JCM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

Page 1 of 3

Date Rcvd: Jun 16, 2025

Form ID: 3180W

Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 18, 2025:

Recip ID	Recipient Name and Address
db	+ Mark Lee Mascaro, 916 Fulton Street, Erie, PA 16503-1612
15209905	Associated Clinical Lab, P.O. Box 740631, Cincinnati, OH 45274-0631
15209906	Capital One/Best Buy, P.O. Box 9001007, Louisville, KY 40290-1007
15209910	+ EHCA, 226 East 27th Street, Erie, PA 16504-1088
15209913	+ Forest County Tax Claim Bureau, 526 Elm Street, Box 10, Tionesta, PA 16353-9724
15209916	Mellon Bank N.A., P.O. Box 13834, Philadelphia, PA 19101
15209920	Pennsylvania Farm Service Agency, 359 East Park Drive, Suite 1, Harrisburg, PA 17111-2747
15209922	+ Robert J. Crawley, Esquire, 425 Commerce Drive, Suite 150, Forst Washington, PA 19034-2727
15209927	UPMC Community Medicine, c/of CBCS, P.O. Box 2724, Columbus, OH 43216-2724

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jun 17 2025 03:57:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jun 17 2025 03:57:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	EDI: Q3GTBI	Jun 17 2025 03:57:00	Bureaus Investment Group Portfolio No 15 LLC, PO Box 788, Kirkland, WA 98083-0788
cr	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Jun 17 2025 00:10:00	KeyBank N.A., 4910 Tiedeman Road, Brooklyn, OH 44144-2338
cr	+ EDI: PRA.COM	Jun 17 2025 03:57:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: blegal@phfa.org	Jun 17 2025 00:10:00	Pennsylvania Housing Finance Agency, 211 North Front Street, Harrisburg, PA 17101-1406
15233279	EDI: Q3GTBI	Jun 17 2025 03:57:00	Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 788, Kirkland, WA 98083-0788
15209907	EDI: JPMORGANCHASE	Jun 17 2025 03:57:00	Chase, P.O. Box 15123, Wilmington, DE 19850-5123
15209908	+ Email/Text: bankruptcy@cavps.com	Jun 17 2025 00:11:00	CitiBank N.A., 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2321
15209909	+ Email/Text: bknotice@raslavrar.com	Jun 17 2025 00:09:00	CitiBank, N.A., c/of RAS LaVrar LLC, 425 Commerce Drive, Suite 150, Fort Washington, PA

District/off: 0315-1

User: auto

Page 2 of 3

Date Rcvd: Jun 16, 2025

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			19034-2727
15240212	EDI: CITICORP	Jun 17 2025 03:57:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15209912	+ Email/Text: bankruptcy@huntington.com	Jun 17 2025 00:10:00	First Western Bank FSB, now Huntington Bank, 101 East Washington Street, New Castle, PA 16101-3755
15209914	+ EDI: CITICORP	Jun 17 2025 03:57:00	Home Depot, P.O. Box 9001010, Louisville, KY 40290-1010
15239959	EDI: JEFFERSONCAP.COM	Jun 17 2025 03:57:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15229463	+ Email/Text: RASEBN@raslg.com	Jun 17 2025 00:09:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15209915	^ MEBN	Jun 17 2025 00:00:43	Key Bank, P.O. Box 94968, Cleveland, OH 44101-4968
15239781	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Jun 17 2025 00:10:00	KeyBank N.A., 4910 Tiedeman Rd, Brooklyn, Ohio 44144-2338
15221603	Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 17 2025 00:18:15	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
15209918	Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 17 2025 00:18:59	Merrick Bank, P.O. Box 660702, Dallas, TX 75266-0702
15209917	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 17 2025 00:17:15	Merrick Bank, P.O. Box 9201, Old Bethpage, NY 11804-9001
15209919	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 17 2025 00:10:00	Midland Credit Management, 350 Camino De La Reina, Suite 100, San Diego, CA 92108-3007
15237796	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 17 2025 00:10:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15231339	EDI: PRA.COM	Jun 17 2025 03:57:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15209921	Email/Text: blegal@phfa.org	Jun 17 2025 00:10:00	Pennsylvania Housing Finance Agency, 211 North Front Street, P.O. Box 15530, Harrisburg, PA 17105-5530
15209923	Email/Text: bankruptcy@sw-credit.com	Jun 17 2025 00:10:00	Southwest Credit Systems, LP, P.O. Box 650784, Dallas, TX 75265-0784
15210733	^ MEBN	Jun 17 2025 00:01:41	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15209924	+ EDI: SYNC	Jun 17 2025 03:57:00	Synchrony Bank/Lowes, ATTENTION: Bankruptcy Dept., P.O. Box 965061, Orlando, FL 32896-5061
15209925	+ EDI: Q3GTBI	Jun 17 2025 03:57:00	The Bureaus, Inc., 650 Dundee Road, Northbrook, IL 60062-2757
15209928	^ MEBN	Jun 17 2025 00:00:51	UPMC Health Services, P.O. Box 371472, Pittsburgh, PA 15250-7980
15233996	Email/Text: BNCnotices@dcmservices.com	Jun 17 2025 00:10:00	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
15233991	Email/Text: BNCnotices@dcmservices.com	Jun 17 2025 00:10:00	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
15209926	+ Email/Text: BAN1418@UCBINC.COM	Jun 17 2025 00:09:00	United Collection Bureau, P.O. Box 1418, Maumee, OH 43537-8418

TOTAL: 32

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User: auto

Page 3 of 3

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
15209911	##	ERC, P.O. Box 23870, Jacksonville, FL 32241-3870

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 18, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 16, 2025 at the address(es) listed below:

Name	Email Address
Leon P. Haller	on behalf of Creditor Pennsylvania Housing Finance Agency lhaller@pkh.com khousman@pkh.com;dmaurer@pkh.com;lrynard@pkh.com;mgutshall@pkh.com
Lois M. Vitti	on behalf of Creditor Pennsylvania Housing Finance Agency nicole@vittilaw.com loismvitti@vittilaw.com
Matthew Fissel	on behalf of Creditor Pennsylvania Housing Finance Agency bkgroup@kmlawgroup.com wbecf@brockandscott.com
Michael S. Janin	on behalf of Debtor Mark Lee Mascaro mjanjanin@quinnfirm.com mmerritt@quinnfirm.com;mtrayer@quinnfirm.com;mmartinucci@quinnfirm.com;Janin.MichaelR117420@notify.bestcase.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 6